

HOW TO APPLY

A. APPLICATION FORM

An application must be filed on behalf of the applicant by a producer (licensed property insurance agent or broker). In addition, two photos of the structure to be insured must accompany the application. The photos should clearly show a frontal and rear view.

A separate application must be completed for each location. Location is defined as any building or structure separately rated by the Insurance Service Office.

Application Form WVFP-4/ACORD 64 WV must be used when applying for insurance coverage. The original and the inspector's copy must be submitted to the FAIR Plan. Photo copies should be retained by the producer and insured for record keeping purposes.

The application includes instructions which are intended to assist in the completion of the application.

The application must be completed in its entirety and be personally signed by the applicant. The applicant's signature must be witnessed. The application must also be personally signed by a licensed property insurance agent or broker. Stamped or typed signatures are not acceptable.

Incomplete applications and those without the required photos will not be processed and will be returned without coverage being effected. Following all the instructions carefully and providing all of the required information and documents will minimize the possibility of the application being rejected.

Submission of an application to the FAIR Plan neither binds the Plan to provide insurance nor obligates the applicant to purchase insurance.

A copy of the application will be mailed to the insured upon their written request. The statements in the application will be treated as representations and not warranties, and will form the basis for and be part of the contract of insurance. It is important for applicants to understand that misrepresentations made on the application may render coverage null and void.

B. SUPPLEMENTARY QUESTIONNAIRE

A "Supplementary Questionnaire", Form PDWV-25/ACORD 65 must be completed:

1. If the property is fully or partially vacant or unoccupied.
2. If Section 11, 20 or 21 on the Application is answered "yes", PDWV-25/ACORD 65 PA/DE/WV or a letter signed by the insured must be used to provide full explanations.